

**AMENDMENTS TO THE CLAIMS**

**This listing of claims will replace all prior versions and listings of claims in the application:**

**LISTING OF CLAIMS:**

1. (currently amended): An information terminal apparatus comprising:  
  
communication ~~means for~~ unit configured to transmitting and receiving ~~receive~~ information among said communication ~~means~~ unit, a server of a credit card firm, and a server owned by a settling financial institution which settles a charge requested from said credit card firm;  
  
processing ~~means for~~ unit configured to executing ~~execute~~ a comparison process as to both credit card charge historical information issued from said credit card firm and balance account information saved in said settling financial institution, said credit card charge historical information being contained in the transmission and reception information of said communication ~~means~~ unit; and  
  
output ~~means for~~ outputting ~~unit configured to output~~ comparison result information based upon the comparison process result by the processing ~~means~~ unit.
2. (currently amended): An information terminal apparatus as claimed in claim 1 wherein: said processing ~~means~~ unit comprises periodic charge information extracting ~~means for~~ extracting ~~unit configured to extract~~ periodic charge information from the credit card charge historical information;  
  
prediction ~~means for~~ predicting ~~unit configured to predict~~ an estimated charge amount based on said extracted periodic charge information; and

said processing ~~means-unit~~ executes the comparison process as to said credit card charge historical information containing said estimated charge amount and said balance account information.

3. (currently amended): An information terminal apparatus as claimed in claim 1 wherein: said processing ~~means-unit~~ comprises:

taste information extracting ~~means for extracting-unit~~ configured to extract taste information of a user based upon shop use historical information, facilities use historical information, or shopping historical information, which are contained in the credit card charge historical information; and

providing ~~means for providing-unit~~ configured to provide said taste information with a top priority while one of a shop and facilities are retrieved.

4. (currently amended): An information terminal apparatus as claimed in claim 3 wherein:

said information terminal apparatus further comprises storage ~~means for storing-unit~~ configured to store thereinto the taste information extracted by said taste information extracting ~~means-unit~~.

5. (currently amended): An information terminal apparatus as claimed in claim 4 wherein said storage ~~means-unit~~ is constituted by a non-volatile storage medium; and said storage ~~means-unit~~ is arranged in such a manner that the taste information can be replaced with respect to an external appliance, while said storage ~~means-unit~~ is detachably mounted on the information terminal apparatus, or is communicated to the external appliance.

6. (currently amended): An information terminal apparatus as claimed in claim 1 wherein:

said information terminal apparatus further comprises:

~~input means for inputting~~ unit configured to input first identification information used to specify a user; and

identifying ~~means for judging~~ unit configured to judge as to whether or not said user can use the credit card based upon said first identification information entered by said input ~~means~~ unit.

7. (currently amended): An information terminal apparatus as claimed in claim 6 wherein:

said input ~~means~~ unit utilizes a remote control operation by way of a wireless communication.

8. (currently amended): An information terminal apparatus as claimed in claim 6 wherein:

said input ~~means~~ unit inputs second identification information which is transmitted from the communication ~~means~~ unit to both the credit card firm and the server of the settling financial institution so as to identify the user.

9. (currently amended): An information terminal apparatus as claimed in claim 1 wherein:

said communication ~~means~~ unit is comprised of:

monitoring ~~means for monitoring~~ unit configured to monitor operation conditions of said communication ~~means~~ unit; and

warning ~~means for issuing~~ unit configured to issue a warning notice in the case that an abnormal operation is confirmed by said monitoring means.

10. (currently amended): An information terminal apparatus as claimed in claim 9 wherein:

said communication ~~means~~ unit comprises:

releasing ~~means for releasing~~ unit configured to release the operation of either said monitoring ~~means~~unit or said warning ~~means~~unit by inputting thereinto third identification information used to identify the user.

11. (currently amended): An information terminal apparatus as claimed in claim 10 wherein when said monitoring ~~means~~unit confirms the abnormal operation of the communication function under such a state that the operation of said monitoring ~~means~~unit is not released by the releasing ~~means~~unit, the warning notice is issued by said warning ~~means~~unit.

12. (currently amended): An information terminal apparatus as claimed in claim 10 wherein: said communication ~~means~~unit is further comprised of:

positional move sensing ~~means for sensing~~ unit configured to sense a positional move of said communication ~~means~~unit; and

when said monitoring ~~means~~unit confirms the abnormal operation of the communication function under such a state that the operation of said monitoring ~~means~~unit is not released by the releasing ~~means~~unit, the warning notice is issued by said warning ~~means~~unit.

13. (currently amended): An information terminal apparatus as claimed in claim 10, wherein when at least one of unauthorized information and incorrect information is entered into said releasing ~~means~~unit under such a state that the operation of the monitoring ~~means~~unit is not released by the releasing ~~means~~unit, the warning notice is issued by said warning ~~means~~unit.

14. (currently amended): An information terminal apparatus as claimed in claim 1 wherein said information terminal apparatus is mounted on a mobile object; and

said processing ~~means~~unit executes a comparison process as to toll road fee historical information supplied from an electric toll collection system, the credit card charge historical information, and the balance account information.

15. (currently amended): An information terminal apparatus as claimed in claim 1 wherein: said information terminal apparatus is mounted on a mobile object; and  
said processing ~~means~~unit comprises:  
taste information extracting ~~means for extracting~~ unit configured to extract taste information of the user based upon either shopping historical information or shop and/or facilities use historical information, which are contained in the credit card charge historical information, and also travel path historical information supplied from the credit card charge historical information; and  
providing ~~means for providing~~ unit configured to provide said taste information with a top priority while one of a shop, facilities, and a route is sought.